

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
MOIST, HOWARD W. § Case No. 15-01755 DRC
MOIST, FRANCES A. §
§
Debtors §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 01/20/2015 . The undersigned trustee was appointed on 01/20/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 40,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	22.26
Bank service fees	890.10
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 39,087.64

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/15/2015 and the deadline for filing governmental claims was 07/20/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 4,750.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 4,750.00 , for a total compensation of \$ 4,750.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 13.58 , for total expenses of \$ 13.58 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/01/2016 By: /s/GINA B. KROL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Case No: 15-01755 DRC Judge: Donald R. Cassling
 Case Name: MOIST, HOWARD W.
 MOIST, FRANCES A.
 For Period Ending: 08/25/16

Trustee Name: GINA B. KROL
 Date Filed (f) or Converted (c): 01/20/15 (f)
 341(a) Meeting Date: 02/17/15
 Claims Bar Date: 06/15/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 461 NORTH GROVE AVENUE, WOOD DALE, ILLINOIS, SINGL	185,000.00	0.00		0.00	FA
2. CASH Cash on Hand.	800.00	0.00		0.00	FA
3. Savings Account #5700001209 Wood Dale Bank and Trust Savings account #5700001209	100.12	0.00		0.00	FA
4. Checking Account #4443312548 TCF Bank checking account #4443312548	1,200.00	0.00		0.00	FA
5. Checking Account #4276879 Suburban Bank and Trust checking account #4276879	2,400.00	0.00		0.00	FA
6. Checking Account #4218251 Suburban Bank Checking Account #4218251	200.00	0.00		0.00	FA
7. HOUSEHOLD GOODS Household Goods, Furnishings, Appliances and Electronics	1,000.00	0.00		0.00	FA
8. WEARING APPAREL Necessary Wearing Apparel	500.00	0.00		0.00	FA
9. Fidelity 401(k) Fidelity Columbia Sussex 401(k) Plan	20,074.30	0.00		0.00	FA
10. Prudential IRA Prudential IRA Rollover	51,365.20	0.00		0.00	FA
11. 2013 Ford Mustang 2013 Ford Mustang 2 Door Coupe Shelby GT 500 with 1776 miles in good condition. Value as per Carmax appraisal.	44,000.00	33,629.00		33,629.00	FA
12. 2002 Ford Crown Victoria 2002 Ford Crown Victoria police car	500.00	479.00		479.00	FA
13. 1996 Chevrolet Pickup Short Bed 1996 Chevrolet Pickup Short Bed	500.00	479.00		479.00	FA

Case No: 15-01755 DRC Judge: Donald R. Cassling
 Case Name: MOIST, HOWARD W.
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Trustee Name: GINA B. KROL
 Date Filed (f) or Converted (c): 01/20/15 (f)
 341(a) Meeting Date: 02/17/15
 Claims Bar Date: 06/15/15

ASSET CASES

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
14. 1989 Ford F-350 Cab Chassis 1989 Ford Cab Chassis	1,200.00	1,150.00		1,150.00	FA
15. 1984 Corvette Clone 1984 Corvette Clone	1,200.00	1,150.00		1,150.00	FA
16. 1972 Dodge Sebring 1972 Dodge Sebring	400.00	0.00		0.00	FA
17. 2005 Ford Escape 2005 Ford Escape	2,200.00	0.00		0.00	FA
18. 2001 Jeep Wrangler 2001 Jeep Wrangler	1,500.00	1,437.00		1,437.00	FA
19. 1990 20' Featherlite car trailer 1990 20' Featherlite car trailer	750.00	718.00		718.00	FA
20. 1996 Kawasaki Motorcycle 1996 Kawasaki motorcycle 500cc	500.00	479.00		479.00	FA
21. 1988 Howard Boat 1988 Howard Boat Company 21' day cruiser 220 horsepower inboard Located in Rome, Wisconsin at daughter's vacation home. Debtor does not know if boat is in operating condition. Had offer of \$1000.00 two years ago.	Unknown	0.00		0.00	FA
22. 2004 Cargomate Trailer (u)	500.00	479.00		479.00	FA
23. 2002 Chevrolet Monte Carlo (u)	Unknown	0.00		0.00	FA
24. 1975 Chevrolet Corvette (u)	Unknown	0.00		0.00	FA
25. 1972 Plymouth Satellite (u) no motor no transmission located at debtor's home address	Unknown	0.00		0.00	FA
26. 1972 Plymouth Satellite (u) inoperable, purchased for parts, VIN RP23G2G190420; located at	Unknown	0.00		0.00	FA

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Date Filed (f) or Converted (c): 01/20/15 (f)
341(a) Meeting Date: 02/17/15
Claims Bar Date: 06/15/15

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Performance Truck Repair					

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee liquidated several vehicles with equity some were unscheduled

October 08, 2015, 02:41 pm

Initial Projected Date of Final Report (TFR): 12/31/15

Current Projected Date of Final Report (TFR): 03/31/16

/s/ GINA B. KROL

Date: 08/25/16

GINA B. KROL

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	15-01755 -DRC	Trustee Name:	GINA B. KROL
Case Name:	MOIST, HOWARD W.	Bank Name:	ASSOCIATED BANK
	MOIST, FRANCES A.	Account Number / CD #:	*****7749 Checking Account (Non-Interest Earn
Taxpayer ID No:	*****2308	Blanket Bond (per case limit):	\$ 5,000,000.00
For Period Ending:	08/25/16	Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
04/20/15	* NOTE *	Frances Moist	BALANCE FORWARD Sale of Vehicles * NOTE * Properties 11, 12, 13, 14, 15, 18, 19, 20, 22	1129-000	40,000.00		0.00 40,000.00
05/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		21.10	39,978.90
06/05/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		59.42	39,919.48
07/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		57.42	39,862.06
08/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		59.26	39,802.80
09/08/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		59.18	39,743.62
10/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		57.19	39,686.43
11/06/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		59.00	39,627.43
12/07/15		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		57.01	39,570.42
01/08/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		58.83	39,511.59
02/05/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		58.75	39,452.84
02/18/16	030001	ADAMS-LEVINE 370 Lexington Avenue Suite 1101 New York, NY 10017	Acct #10BSBGR6291	2300-000		22.26	39,430.58
03/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		54.86	39,375.72
04/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		58.54	39,317.18
05/06/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		56.57	39,260.61
06/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		58.37	39,202.24
07/08/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		56.40	39,145.84
08/05/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		58.20	39,087.64

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-01755 -DRC
 Case Name: MOIST, HOWARD W.
 MOIST, FRANCES A.
 Taxpayer ID No: *****2308
 For Period Ending: 08/25/16

Trustee Name: GINA B. KROL
 Bank Name: ASSOCIATED BANK
 Account Number / CD #: *****7749 Checking Account (Non-Interest Earn
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Trans. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Account *****7749		Balance Forward	0.00				
1	Deposits	40,000.00		1	Checks	22.26	
0	Interest Postings	0.00		16	Adjustments Out	890.10	
				0	Transfers Out	0.00	
		Subtotal	\$ 40,000.00				
0	Adjustments In	0.00			Total	\$ 912.36	
0	Transfers In	0.00					
		Total	\$ 40,000.00				

/s/ GINA B. KROL

Trustee's Signature: _____ Date: 08/25/16
 GINA B. KROL

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: September 01, 2016

Case Number:	15-01755	Priority Sequence				
Debtor Name:	MOIST, HOWARD W.	Joint Debtor: MOIST, FRANCES A.				
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
ADMIN 1 001 2100-00	GINA B. KROL 105 W. Madison Street Suite 1100 Chicago, IL 60602 Tax Id:	Administrative		\$0.00	\$4,763.58	\$4,763.58
ADMIN 2 001 3110-00	Cohen & Krol Attorneys for Trustee 105 W. Madison Street Suite 1100 Chicago, IL 60602	Administrative		\$0.00	\$1,804.08	\$1,804.08
000001 070 7100-90	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$0.00	\$6,890.02	\$6,890.02
000002 070 7100-90	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$0.00	\$7,414.60	\$7,414.60
000003 070 7100-90	Commerce Bank P O BOX 419248 KCREC-10 Kansas City, MO 64141-6248	Unsecured		\$0.00	\$16,181.93	\$16,181.93
000004 070 7100-90	Puff & Cockerill LLC Bankruptcy Dept. 122 Delaware Street / POB 684 Woodbury, NJ 08096-5947	Unsecured		\$0.00	\$18,883.28	\$18,883.28
000005 070 7100-90	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$0.00	\$39.77	\$39.77
000006 070 7100-90	Layland & Associates Bankruptcy Dept. 100 Shore Drive Suite 2 Burr Ridge, IL 60527	Unsecured		\$0.00	\$32,024.84	\$32,024.84
000007 070 7100-90	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$684.46	\$684.46
000008 070 7100-90	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	Unsecured		\$0.00	\$4,801.57	\$4,801.57

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: September 01, 2016

Case Number:	15-01755	Priority Sequence				
Debtor Name:	MOIST, HOWARD W.	Joint Debtor: MOIST, FRANCES A.				
Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000009	PYOD, LLC its successors and assigns	Unsecured		\$0.00	\$348.82	\$348.82
070	as					
7100-90	assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602					
000010	Joseph Bartha	Unsecured		\$0.00	\$74,619.11	\$74,619.11
070	c/o Joshua D. Greene					
7100-90	Springer Brown, LLC 400 South County Farm Rd. Suite 330 Wheaton, IL 60187					
000011	Portfolio Recovery Associates, LLC	Unsecured		\$0.00	\$9,429.89	\$9,429.89
070	successor to U.S. Bank NA					
7100-90	(US BANK) POB 41067 Norfolk, VA 23541					
000012	Wells Fargo Bank, N.A.	Unsecured		\$0.00	\$59,144.98	\$59,144.98
080	Business Direct Division					
7200-00	P.O. Box 29482 MAC-S4101-08C Phoenix, AZ 85038-8650					
BOND	ADAMS-LEVINE	Administrative		\$0.00	\$22.26	\$22.26
999	370 Lexington Avenue					
2300-00	Suite 1101 New York, NY 10017					
Case Totals:				\$0.00	\$237,053.19	\$237,053.19

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-01755 DRC

Case Name: MOIST, HOWARD W.
MOIST, FRANCES A.

Trustee Name: GINA B. KROL

Balance on hand	\$	39,087.64
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: GINA B. KROL	\$ 4,750.00	\$ 0.00	\$ 4,750.00
Trustee Expenses: GINA B. KROL	\$ 13.58	\$ 0.00	\$ 13.58
Attorney for Trustee Fees: Cohen & Krol	\$ 1,732.50	\$ 0.00	\$ 1,732.50
Attorney for Trustee Expenses: Cohen & Krol	\$ 71.58	\$ 0.00	\$ 71.58
Other: ADAMS-LEVINE	\$ 22.26	\$ 22.26	\$ 0.00
Total to be paid for chapter 7 administrative expenses			\$ 6,567.66
Remaining Balance			\$ 32,519.98

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 171,318.29 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	\$ 6,890.02	\$ 0.00	\$ 1,307.88
000002	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	\$ 7,414.60	\$ 0.00	\$ 1,407.45
000003	Commerce Bank P O BOX 419248 KCREC-10 Kansas City, MO 64141-6248	\$ 16,181.93	\$ 0.00	\$ 3,071.69
000004	Puff & Cockerill LLC Bankruptcy Dept. 122 Delaware Street / POB 684 Woodbury, NJ 08096-5947	\$ 18,883.28	\$ 0.00	\$ 3,584.46
000005	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	\$ 39.77	\$ 0.00	\$ 7.55

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000006	Layland & Associates Bankruptcy Dept. 100 Shore Drive Suite 2 Burr Ridge, IL 60527	\$ 32,024.84	\$ 0.00	\$ 6,079.02
000007	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	\$ 684.46	\$ 0.00	\$ 129.93
000008	Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Ave Suite 1120 Miami FL 33131-1605	\$ 4,801.57	\$ 0.00	\$ 911.44
000009	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602	\$ 348.82	\$ 0.00	\$ 66.21
000010	Joseph Bartha c/o Joshua D. Greene Springer Brown, LLC 400 South County Farm Rd. Suite 330 Wheaton, IL 60187	\$ 74,619.11	\$ 0.00	\$ 14,164.35
000011	Portfolio Recovery Associates, LLC successor to U.S. Bank NA (US BANK) POB 41067 Norfolk, VA 23541	\$ 9,429.89	\$ 0.00	\$ 1,790.00

Total to be paid to timely general unsecured creditors \$ 32,519.98

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 59,144.98 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000012	Wells Fargo Bank, N.A. Business Direct Division P.O. Box 29482 MAC-S4101-08C Phoenix, AZ 85038-8650	\$ 59,144.98	\$ 0.00	\$ 0.00
Total to be paid to tardy general unsecured creditors				\$ 0.00
Remaining Balance				\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE